

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dawn K. Bates
Debtor

Case No. 16-01606-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 27, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2021:

Recip ID	Recipient Name and Address
db	Dawn K. Bates, 130 Williams Rd, Hawley, PA 18428-7845
4777915	Bates Dawn K, 130 Williams Rd, Hawley, PA 18428-7845
4777918	Capital One Bank (USA), N.A., c/o Edwin A. Abrahamsen & Assoc., 120 N Keyser Ave, Scranton, PA 18504-9701
4777921	Chase Bank/Pinnacle Credit Services, c/o Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
4777922	David Bates, 130 Williams Rd, Hawley, PA 18428-7845
4777923	Estate of George R. McKean, Deceased, c/o AG Howell, Esquire, 109 9th St, Honesdale, PA 18431-1959
4777925	HSBC Bank Nevada/Century Liquidation, c/o Oxford Law, LLC, 311 Veterans Hwy Ste 100A, Levittown, PA 19056-1422
4777927	Krystal Mirro, 131 Williams Rd, Hawley, PA 18428-7846
4777929	LVNV Funding LLC, c/o Edwin A. Abrahamsen & Assoc., 120 N Keyser Ave, Scranton, PA 18504-9701
4777916	Law Office of Jeffrey S Treat, 926 Court St, Honesdale, PA 18431-1961
4777930	++ NORTHERN LEASING SYSTEMS INC, 525 WASHINGTON BLVD 15 FLOOR, JERSEY CITY NJ 07310-2603 address filed with court.; Northern Leasing Systems Inc., 132 W 31st St Fl 14, New York, NY 10001-3406
4777932	PA Department of Revenue, Bureau of Compliance-Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
4777931	+ PA Department of Revenue, Samters Building, 101 Penn Ave Ste 201, Scranton, PA 18503-2012
4777935	Robert W. Williams, Esq., Milstead & Associates, LLC, 1 E Stow Rd, Marlton, NJ 08053-3118
4777937	Weltman, Weinberg & Reis Co., LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4777917	EDI: CAPITALONE.COM	May 27 2021 22:53:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
4777924	Email/Text: miller@hnbkbank.com	May 27 2021 19:09:00	Honesdale National Bank, 733 Main St, Honesdale, PA 18431-1844
4777926	EDI: IRS.COM	May 27 2021 22:53:00	Internal Revenue Service, 409 Lackawanna Ave Ste 600, Scranton, PA 18503-2077
4777919	EDI: JPMORGANCHASE	May 27 2021 22:53:00	Chase, Cardmember Service, PO Box 15298, Wilmington, DE 19885-0004
4777920	EDI: JPMORGANCHASE	May 27 2021 22:53:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
4777928	Email/PDF: resurgentbknofications@resurgent.com	May 27 2021 19:45:39	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
4825789	Email/PDF: resurgentbknofications@resurgent.com	May 27 2021 19:45:39	LVNV Funding, LLC its successors and assigns as, assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4777934	Email/Text: Bankruptcy.Notices@pnc.com	May 27 2021 19:09:00	PNC Bank, 6750 Miller Rd, Brecksville, OH 44141-3262
4893462	Email/Text: Bankruptcy.Notices@pnc.com	May 27 2021 19:09:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982

District/off: 0314-5
Date Rcvd: May 27, 2021

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Page 2 of 3
Total Noticed: 29

4785812	EDI: PENNDEPTREV	May 27 2021 22:58:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
4785812	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 19:09:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
4777933	Email/PDF: resurgentbknofications@resurgent.com	May 27 2021 19:46:05	Pinnacle Credit Service, PO Box 640, Hopkins, MN 55343-0640
4827596	+ Email/PDF: resurgentbknofications@resurgent.com	May 27 2021 19:46:06	Pinnacle Credit Services, LLC its successors and assigns as assignee of Chase Bank USA,, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4781418	+ Email/Text: miller@hnbbank.com	May 27 2021 19:09:00	The Honesdale National Bank, 724 Main Street, Honesdale, PA 18431-1845
4777936	+ EDI: WFFC.COM	May 27 2021 22:58:00	Wells Fargo Bank, NA, Successor to Wachovia Bank NA, 101 N Phillips Ave, Sioux Falls, SD 57104-6714

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2021 at the address(es) listed below:

Name	Email Address
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey S. Treat	on behalf of Debtor 1 Dawn K. Bates jstreat@ptd.net
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

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Page 3 of 3
Total Noticed: 29

Jonathan Wilkes Chatham
on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@state.pa.us RA-occbankruptcy6@state.pa.us
United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

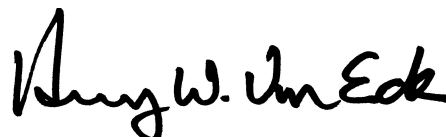
Debtor 1	Dawn K. Bates	Social Security number or ITIN	xxx-xx-5607
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:16-bk-01606-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn K. Bates
aka Dawn McKean, aka First Last

5/27/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.